# VIRTUAL WALLET with PERFORMANCE SPEND

## Understanding Important Account Information

We provide this summary to help you understand the basic terms and conditions of your account. Please be sure to read the full Virtual Wallet with Performance Spend Features and Fees and the Virtual Wallet Fine Print “What You Need to Know” for details concerning your account.

## ACCOUNT OPENING AND USAGE

<table>
<thead>
<tr>
<th>Minimum Deposit Needed to Open Account</th>
<th>$25.00</th>
<th>$0 if the account is opened online</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Service Charge</td>
<td>$15.00</td>
<td>$2,000 average monthly balance in combined Spend and/or Reserve accounts</td>
</tr>
<tr>
<td>No Monthly Service Charge if you meet any one of the following</td>
<td>$10,000</td>
<td>combined average monthly balance only across PNC Bank consumer deposit accounts you have chosen to link.</td>
</tr>
<tr>
<td>Interest-Bearing</td>
<td>Yes</td>
<td>Your Spend account earns interest on balances of $2,000 of more, and your Reserve and Growth accounts earn interest on balances of $1.00 or more</td>
</tr>
<tr>
<td>ATM Fees</td>
<td>No charge</td>
<td>per transaction at PNC Bank ATMs</td>
</tr>
<tr>
<td>ATM Surcharge Fee Reimbursement</td>
<td>$10.00</td>
<td>Fees charged by other financial institutions’ for using their ATMs are reimbursed up to $10.00 per statement period.</td>
</tr>
<tr>
<td>Early Closure Fee</td>
<td>$25.00</td>
<td>if Spend account is closed within 180 days of opening</td>
</tr>
</tbody>
</table>

## OVERDRAFT OPTIONS AND FEES

### Standard Overdraft Practices for All Accounts (Default)

| Overdraft Fee and Returned Item (NSF) Fee | $36.00 | per item |
| Overdraft Balance Threshold              | $5.00  | If your account is overdrawn by $5.00 or less after all transactions are posted for the day, any overdraft fees will be automatically refunded to your account. |
| Maximum Number of Total Overdraft and Returned Item Fees per Day | 4 | No more than 4 total fees will be charged per business day. |
| Continuous Overdraft Fee                 | $7.00  | per day your account remains overdrawn for a period of 5 or more consecutive calendar days, up to a maximum of $98.00 (in addition to any other fees assessed.) |

### Option 1: Overdraft Protection

Your Virtual Wallet Spend account is automatically linked first to your Reserve account and then to your Growth account to cover overdrafts. You may choose another type of account as overdraft protection in place of your Growth account.

### Overdraft Protection Transfer Fee

| No Charge | Note: Your credit card may be subject to a Cash Advance Fee if used as the Protecting Account. Transfers from credit cards and lines of credit are subject to the terms of the applicable account agreement. |

### Option 2: Overdraft Coverage

With your authorization, PNC may cover ATM and debit card overdrafts on a case by case basis. Standard overdraft fees apply.

### Option 3: Both Overdraft Protection and Overdraft Coverage

Overdraft Protection account is used first and Overdraft Coverage would apply only if Overdraft Protection funds have been used in full. Fees for Overdraft Coverage, if used, apply.

## DEPOSIT AND WITHDRAWAL POLICIES

### Posting Order

The order in which deposits and withdrawals are processed

<table>
<thead>
<tr>
<th>Funds Availability</th>
<th>Type of deposit</th>
<th>Funds will be available…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generally, PNC will first add all deposits made to your account and then subtract any checks, withdrawals and other payments from your account according to the date and time the bank receives notice of the transaction. See your Virtual Wallet Fine Print referenced above for details.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash with teller or at certain PNC Bank ATMs Direct deposit or wire transfer Check deposit with PNC Express Funds</td>
<td>Same business day</td>
<td></td>
</tr>
<tr>
<td>Check from an account at PNC</td>
<td>Same business day to cover items in nightly processing Remaining—next business day</td>
<td></td>
</tr>
<tr>
<td>Check from an account at another bank</td>
<td>$100—same business day Remaining—next business day</td>
<td></td>
</tr>
<tr>
<td>Large deposit ($50,000 or more in one day) New account holders (30 days or less)</td>
<td>$100—same business day Remaining—second business day</td>
<td></td>
</tr>
</tbody>
</table>
**DEPOSIT AND WITHDRAWAL POLICIES Continued**

<table>
<thead>
<tr>
<th>Funds Availability</th>
<th>Type of deposit</th>
<th>Funds will be available...</th>
</tr>
</thead>
<tbody>
<tr>
<td>When funds deposited to your account are available</td>
<td>Deposits of cash or other items at non-PNC Bank ATMs</td>
<td>Fourth business day</td>
</tr>
<tr>
<td></td>
<td>In some situations, you may be notified that your funds may not be available for up to 5 business days after you make your deposit.</td>
<td></td>
</tr>
</tbody>
</table>

**ACCOUNT BENEFITS**

- Spend account is your primary checking account.
- Reserve account is for your short-term savings and primary overdraft protection.
- Growth account is for your long-term savings and has a relationship rate option.
- Integrated suite of online banking and money management tools
- Interest on balances of $2,000 or more on your Spend account
  - Minimum Daily Balance to Obtain Annual Percentage Yield
    - $2,000–$9,999.99
    - $10,000–$49,999.99
    - $50,000–$99,999.99
    - $100,000 +
- Interest on balances of $1.00 or more on your Reserve account
  - Minimum Daily Balance to Obtain Annual Percentage Yield
    - $1+
- Interest on balances of $1.00 or more on your Growth account
  - Minimum Daily Balance to Obtain Annual Percentage Yield
    - $1–$9,999.99
    - $10,000–$24,999.99
    - $25,000–$49,999.99
    - $50,000–$99,999.99
    - $100,000–$249,999.99
    - $250,000–$499,999.99
    - $500,000–$999,999.99
    - $1,000,000 +
- Unlimited check-writing on Spend account
- Free PNC Bank ATM transactions
- Reimbursement of the fee for the first 4 domestic or international non-PNC Bank ATM transactions made on your Spend, Reserve or Growth accounts per statement period
- Non-PNC Bank ATM surcharge fee reimbursement, up to $10.00 per statement period
- Integrated Overdraft Protection, with free set up and transfers
- Automatic enrollment for online statements and documents the first time you sign-on to PNC Online Banking
- $8.00 discount on select check designs
- Free ATM statements, where available
- PNC Bank Visa® Debit Card (Required)

**ADDITIONAL SERVICE BENEFITS**

- $10.00 annual rental fee discount on Safe Deposit Box
- Free PNC Cashier’s Checks

**DISPUTE RESOLUTION THROUGH ARBITRATION**

If you have a claim and we are unable to resolve it informally, you or we may elect to resolve it by individual binding arbitration in accordance with the terms of the Arbitration Provision. If a claim is arbitrated, it will proceed as an individual action, and neither you nor we will have the right to participate in a class action in court. You have the right to opt out of the arbitration process by providing timely notice to PNC. Please refer to the Arbitration Provision located within the Virtual Wallet Fine Print “What You Need to Know” for complete details.

**LEARN MORE – ASK QUESTIONS – RESOLVE ISSUES**

**Online**
Visit pnc.com/virtualwallet.

**In Person**
Visit us at any branch. Find the location nearest you at pnc.com/locatepnc or by using our Finder App.

**By Phone**
1-800-352-2255
Para servicio en español, 1-866-HOLA-PNC (1-866-465-2762)

1 See our Virtual Wallet Fine Print “What You Need to Know”. “Interest Payment and Balance Computation” section for details. For current interest rate and Annual Percentage Yield information, call 1-888-PNC-BANK (1-888-762-2265).

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